

**SYNOVUS FINANCIAL CORP.**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1078846	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$7,202	\$29,509	309.7%		
Loans	\$4,494	\$21,672	382.3%		
Construction & development	\$1,319	\$4,149	214.6%		
Closed-end 1-4 family residential	\$229	\$2,872	1154.6%		
Home equity	\$147	\$1,652	1026.5%		
Credit card	\$276	\$285	3.3%		
Other consumer	\$21	\$195	810.3%		
Commercial & Industrial	\$912	\$3,659	301.2%		
Commercial real estate	\$1,047	\$7,233	591.1%		
Unused commitments	\$2,196	\$4,955	125.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$345	\$2,119	513.4%		
Asset-backed securities	\$0	\$0			
Other securities	\$204	\$1,285	531.2%		
Cash & balances due	\$1,786	\$3,500	96.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$428			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$425			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$6,515	\$26,529	307.2%		
Deposits	\$4,071	\$24,566	503.4%		
Total other borrowings	\$2,336	\$1,765	-24.4%		
FHLB advances	\$115	\$1,047	810.9%		
Equity					
Equity capital at quarter end	\$687	\$2,980	333.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$981	NA		
Performance Ratios					
Tier 1 leverage ratio	8.2%	9.6%	--		
Tier 1 risk based capital ratio	13.3%	13.1%	--		
Total risk based capital ratio	14.5%	14.3%	--		
Return on equity <sup>1</sup>	-11.9%	-20.7%	--		
Return on assets <sup>1</sup>	-1.1%	-2.0%	--		
Net interest margin <sup>1</sup>	2.4%	3.5%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	58.4%	81.1%	--		
Loss provision to net charge-offs (qtr)	152.7%	65.6%	--		
Net charge-offs to average loans and leases <sup>1</sup>	3.8%	6.9%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	8.9%	10.8%	2.1%	5.4%	--
Closed-end 1-4 family residential	18.1%	4.7%	0.5%	1.1%	--
Home equity	0.3%	1.1%	0.2%	0.5%	--
Credit card	1.8%	1.3%	2.1%	1.4%	--
Other consumer	0.7%	0.8%	0.9%	0.6%	--
Commercial & Industrial	1.3%	2.2%	0.5%	1.0%	--
Commercial real estate	7.7%	1.5%	0.3%	0.7%	--
Total loans	5.7%	3.9%	1.0%	1.8%	--